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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Leon First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's	M Middle name Horton	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years Include your married or maiden names.	First name	First name
		Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- <u>3113</u>	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Leon First Name	M Horton  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years		Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1447 S. Springfield Avenue  Number Street	Number Street
		Chicago Illinois 60623	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
		-	

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Debto	r 1 Leon	M	Horton	Case number (if kr	nown)
	First Name	Middle Name	Last Name		
Part 2	: Tell the Court Abo	ut Your Bankruptcy	Case		
Ba are	e chapter of the nkruptcy Code you e choosing to file der		ef description of each, see <i>Notice i</i> 2010)). Also, go to the top of page 1		C. § 342(b) for Individuals Filing for opriate box.
8. Ho	ow you will pay the	more details abordashier's check, may pay with a company with a company may pay with a company may wit	out how you may pay. Typically, or money order. If your attorney credit card or check with a pre-pe fee in installments. If you che ay Your Filing Fee in Installment by fee be waived (You may requise not required to, waive your feerty line that applies to your family	if you are paying the is submitting your rinted address.  cose this option, signs (Official Form 10) arest this option only, and may do so or by size and you are	the clerk's office in your local court for ne fee yourself, you may pay with cash, or payment on your behalf, your attorney gn and attach the <i>Application for</i> 3A).  If you are filing for Chapter 7. By law, a new if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
ba	ove you filed for nkruptcy within the st 8 years?	Yes. District  District  District	W	hen	Case number  Case number  Case number
ca be sp fili yo pa	e any bankruptcy ses pending or ing filed by a ouse who is not ng this case with u, or by a business rtner, or by an iiliate?	✓ No.  Yes. Debtor  District  Debtor  District		hen	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	you rent your sidence?	✓ No. Go	ndlord obtained an eviction judgme		ast You (Form 101A) and file it with

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М Horton Debtor 1 Leon Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		Yo	ou must check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
fi Y c fe	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment	
If you file anyway, the court can dismiss you case, you will lose whatever filing fee you paid, and your		from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		I certify that I asked for credit counseling from an approved agency, but was unable obtain those services during the 7 days a made my request, and exigent circumstar merit a 30-day temporary waiver of the requirement.		
(	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	
			e dismissed if the court is dissatisfied if for not receiving a briefing before ruptcy.  Sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		receive a briefing must file a certifica with a copy of the			If the court is satisfied with your reasons, you must s receive a briefing within 30 days after you file. You must file a certificate from the approved agency, ale with a copy of the payment plan you developed, if a If you do not do so, your case may be dismissed.		
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required to receive a briefing about credicounseling because of:		
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

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Debtor 1 Leon First Name	M Middle Name	Horton Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you	consumer debts? Cal primarily for a person business debts? Business debts? Business debts?	nal, family, or househo siness debts are debts n the operation of the b	Id purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that  No.	r 7. Do you estimate tha	t after any exempt prope o distribute to unsecured	erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				:f
For you	correct.  If I have chosen to file under C of title 11, United States Code under Chapter 7.  If no attorney represents me ar out this document, I have obta I request relief in accordance w I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,	hapter 7, I am aware the I understand the relieved I did not pay or agreement and read the notivith the chapter of title atement, concealing pease can result in fine	nat I may proceed, if elief available under each ee to pay someone who ce required by 11 U.S. e 11, United States Coo croperty, or obtaining m	de, specified in this petition.
	/s/ Leon Horton Signature of Debtor 1		Signature of De	btor 2
	Executed on 12/18/201 MM / Di	7 D / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Leon	M	Horton	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or	13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342	(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the infor	mation in the schedu	ules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Chris Prvor		Date	12/18/2017
	Signature of Attorney f	or Debtor		M / DD / YYYY
	,			
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
		_	_	
	Chicago	II	linois	60643
	City	S	tate	Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Leon	М	Horton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,100.00
1c. Copy line 63, Total of all property on Schedule A/B	\$7,100.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$5,271.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,595.00
Your total liabilities	\$18,866.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,695.00
•	
5. Schedule J: Your Expenses (Official Form 106J)	

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Horton Debtor 1 Leon M Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,295.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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				Doddinone	1 ago 10 01 10		
Fill in this	information to	identify your ca	ase:				
Debtor 1	Leon First Nar	ne	M Middle N	Horto ame Last	on Name		
Debtor 2 (Spouse, if f	iling) First Nar	200	Middle N	amo Last	Name		
	T HOT I VA						
United St	ates Bankruptcy	Court for the:	Northern	District of	(State)		
Case nun (If known)	nber						Check if this is an
	al Form 1						amended filing
<u>Sche</u>	dule A/E	8: Prope	rty				12/1
category responsib write you	where you thin le for supplying name and cas	k it fits best. E g correct infor se number (if k	se as complete ar mation. If more sp nown). Answer ev	nd accurate as possi pace is needed, atta very question.	e. If an asset fits in more t ible. If two married people ch a separate sheet to thi Estate You Own or Hav	are filing together, both a s form. On the top of any	are equally
1. Do you	u own or have	any legal or eq	uitable interest i	n any residence, bui	lding, land, or similar prop	perty?	
<b>✓</b>	No. Go to Part	2					
	Yes. Where is	the property?					
					ty? Check all that apply.		claims or exemptions. Put ured claims on Schedule D:
1.1	Street address	if available, or	other description	Single-family hor			aims Secured by Property.
				Duplex or multi-u	· ·	Current value of the	Current value of the
			_	Manufactured or	•	entire property?	portion you own?
	Number	Street		Land			
	Number	Street		Investment prop	erty	Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Timeshare Other		the entireties, or a life	e estate), if known.
				one.  Debtor 1 only  Debtor 2 only  Debtor 1 and De	st in the property? Check bbtor 2 only ne debtors and another	Check if this is co (see instructions)	ommunity property
					you wish to add about this	item, such as local	
If you	own or have m	ore than one. lis	st here:	property identificat	.ion number <u>.</u>		
1.2		,	other description	What is the propert Single-family hor Duplex or multi-u		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
				Condominium o  Manufactured or  Land	•	Current value of the entire property?	Current value of the portion you own?
	Number	State	Zip Code	Investment prop Timeshare Other	erty	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
		State	2,5000	Who has an interest one.  Debtor 1 only Debtor 2 only Debtor 1 and De	st in the property? Check bbtor 2 only detection and another	Check if this is co (see instructions)	ommunity property

Other information you wish to add about this item, such as local property identification number:

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Debtor 1	Leon First Name	M Middle Name	Horton Last Name	Case number	(if known)	
	et address, if available, or oth		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?  f your ownership
City	State		Timeshare Other  Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a	other	Check if this is co (see instructions)	e estate), if known.
	the dollar value of the porve attached for Part 1. Wr	tion you own for ite that number h	property identification number: all of your entries from Part 1, inclunere.			
Do you ow you own tl 3. Cars, va	nat someone else drives. If y ns, trucks, tractors, sport uti	equitable interes ou lease a vehicle,	at in any vehicles, whether they are a also report it on Schedule G: Executor rcycles			
V Yes	5	Dealle		and O Observe	December 1	dia
3.1	Make Model: Year: Approximate mileage: Other information: 2005 Pontiac Grand Prix	Pontiac Grand Prix 2005 150000	Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the portion you own? \$1325.00
			At least one of the debtors and Check if this is community instructions)			
3.2	Make Model: Year:		Who has an interest in the propone.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		Current value of the entire property?	Current value of the portion you own?

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3.3 I	The A. Mariana					
3.3 I	First Name	Middle Name	Last Name			
			Who has an interest in the prop	perty? Check	Do not deduct secured	
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Securea by Propen
,	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
(	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	nd another		
			Check if this is community	property (see		
L			instructions)	proporty (coo		
3.4	Make		Who has an interest in the prop	perty? Check	Do not deduct secured	claims or exemptions. F
ľ	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propert
,	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
(	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	nd another		
			Check if this is community	property (see		
			instructions)			
Examp			ner recreational vehicles, other vehight, fishing vessels, snowmobiles, mote			
Example N	ples: Boats, trailers, motors			torcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Examp  N  Y  4.1	ples: Boats, trailers, motors No Yes Make Model: Year:		ft, fishing vessels, snowmobiles, moto  Who has an interest in the prop	torcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Examp  N  Y  4.1	ples: Boats, trailers, motors No Yes Make Model:		ft, fishing vessels, snowmobiles, mote  Who has an interest in the propone.	torcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert
Examp  ✓ N  — Y  4.1 I	ples: Boats, trailers, motors No Yes Make Model: Year:		ft, fishing vessels, snowmobiles, moto  Who has an interest in the propone.  Debtor 1 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Examp  ✓ N  ✓ Y  4.1 I	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:		ft, fishing vessels, snowmobiles, moto  Who has an interest in the propone.  Debtor 1 only Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion  Current value of the
Examp  ✓ N  1 Y  4.1 I	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	torcycle accessori perty? Check  nd another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Properturent value of the
Examp  ✓ N  ✓ Y  4.1 I	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:		tt, fishing vessels, snowmobiles, moto  Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	torcycle accessori perty? Check  nd another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Properturent value of the
Examp  N  1  4.1	ples: Boats, trailers, motors No 'es  Make Model: Year: Approximate mileage: Other information:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community	nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
Example N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information:  Make Model:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an instructions)	nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property Prope
Examp  N  1  4.1  1  4.2  1  1  1  1  1  1  1  1  1  1  1  1  1	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the prop	nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	claims on Schedule ims Secured by Property Prope
Examp  N  1  4.1  1  4.2  1  1  1  1  1  1  1  1  1  1  1  1  1	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information:  Make Model:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone.	nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propen Current value of the portion you own?  claims or exemptions. I used claims on Schedule ims Secured by Propen
Examp  N  1  4.1  1  4.2  1  1  1  1  1  1  1  1  1  1  1  1  1	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone. Debtor 1 only	nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propen Current value of the portion you own?  claims or exemptions. I used claims on Schedule ims Secured by Propen
Examp  N  N  4.1   1	ples: Boats, trailers, motors lo 'es  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone. Debtor 1 only Debtor 2 only	operty? Check  and another  property (see  perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. Fired claims on Schedule ims Secured by Propert  Current value of the

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Horton Debtor 1 Leon Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed, dresser and used goods \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Television, cellular phone, laptop \$700.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... Baseball cards \$700.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing, outerwear, shoes \$1000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2700.00 for Part 3. Write that number here .....

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Horton Debtor 1 Leon Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$75.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Dep.	tor 1 Leon	M Middle Neger	Horton	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory n	otes, and money orders.	
	<b>✓</b> No				
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accoun	ts, or other pension or profit-sharing plans	
	<b>✓</b> No	<b>-</b> .			
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	, , , , , ,	Pension plan:			
		IRA:			· 
		Retirement account:			·
		Keogh:			·
		Additional account:			· 
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
	<u> </u>	Gas:			· 
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	or a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
					• • •

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Debt	or 1 Leon	M Middle News	Horton Last Name	Case number (if known)	
	First Name	Middle Name			
24.		ducation IRA, in an account in (b)(1), 529A(b), and 529(b)(1).	n a qualified ABLE program, or under	r a qualified state tuition program.	
	✓ No Ins	stitution name and description. S	Separately file the records of any interests	s.11 U.S.C. § 521(c):	
	_				
25.			ty (other than anything listed in line 1	1), and rights or powers	
	exercisable for y	our benefit			
	Yes. Describe	···			
26.			ss, and other intellectual property beeds from royalties and licensing agreer	nents	
	No Yes. Describe	s			
27.		ises, and other general intang g permits, exclusive licenses, co	gibles operative association holdings, liquor lic	censes, professional licenses	
	✓ No  Yes. Describe	<b></b>			
Mor	ney or property	owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property  Tax refunds owed				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give specific	I to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give sperabout the your already	I to you		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds owed  No Yes. Give sperabout the your already	cific information em, including whether ady filed the returns			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed  No Yes. Give spenabout th you alrea and the  Family support Examples: Past du	cific information em, including whether ady filed the returns tax years	l support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spenabout the you alreated the  Family support Examples: Past due  No	cific information em, including whether ady filed the returns tax years	l support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spenabout the you alreated the  Family support Examples: Past due  No	cific information em, including whether ady filed the returns tax years	l support, child support, maintenance, d	State:  Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spenabout the you alreated the  Family support Examples: Past due  No	cific information em, including whether ady filed the returns tax years	l support, child support, maintenance, d	State:  Local:  divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed  No Yes. Give spenabout the you alreated the  Family support Examples: Past due  No	cific information em, including whether ady filed the returns tax years	I support, child support, maintenance, d	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spee about the you alreated and the  Family support Examples: Past du  ✓ No  Yes. Give speed	cific information em, including whether ady filed the returns tax years	I support, child support, maintenance, d	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spenabout the you alreated and the  Family support Examples: Past due  ✓ No  Yes. Give spend  Other amounts se Examples: Unpaid	cific information em, including whether ady filed the returns tax years	nents, disability benefits, sick pay, vacati	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spenabout the you alreated and the  Family support Examples: Past due  ✓ No  Yes. Give spend  Other amounts se Examples: Unpaid	cific information em, including whether ady filed the returns tax years e or lump sum alimony, spousa cific information	nents, disability benefits, sick pay, vacati	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Leon	M	Horton	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		th savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in propert If you are the beneficiary property because some	of a living trust, expect p	someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
	Yes. Describe				
33.	•	•	ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	No Yes. Describe	Personal Injury Award			
34.	\$3000.00 Other contingent and to set off claims	unliquidated claims of	every nature, including counterd	claims of the debtor and rights	
	✓ No  Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		-	n Part 4, including any entries fo		\$3075.00
Part	5: Describe Any Bu	isiness-Related Pro	perty You Own or Have an Ir	nterest In. List any real estate in Part	1
	_		-		
37.	No. Go to Part 6.	ly legal or equitable int	erest in any business-related pro	C	urrent value of the
	Yes. Go to line 38.			D	ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable o	r commissions you alre	ady earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				

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Deb	tor 1 Leon	M	Horton	Case number (if known)	
40	First Name	Middle Name	Last Name	ua da	
40.	Machinery, fixtures, e	equipment, supplies you t	ise in business, and tools of your ti	ade	
	<b>✓</b> No				
	Yes. Describe				
41	Inventory				
	_				
	No				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them				
					<del>.</del>
43. (	Customer lists, mailing	lists, or other compilati	ons		,
	No No				
		nclude nersonally identifiah	le information (as defined in 11 U.S.C	: 8 101(414))?	
	Tes. Do your lists i	riolade persorially identifiae	ic information (as defined in 11 6.6.c.	. 3 101(4179):	
	No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	<b>✓</b> No				
	Yes. Give specific				
	information				
					<del>_</del>
					<u> </u>
45. A	dd the dollar value of a	all of your entries from Pa	art 5, including any entries for pag	es you have attached	
for Pa	art 5. Write that number	er here			
Part	Describe Any F	arm- and Commercia	I Fishing-Related Property Yo	u Own or Have an Interest In.	
Part	If you own or have ar	interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable into	erest in any farm- or commercial fi	shing-related property?	
		,			Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.	•			Do not deduct secured claims or exemptions
47	Farm animals				or exemptions
77.	Examples: Livestock, p	oultry, farm-raised fish			
	No No	-			
	Yes. Describe				
	L 165. Describe				

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Debt	or 1 Leon First Name	M Middle Name	Horton Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	ipment, implements, machinery, fixt	ures, and tools of tra	de	
	No No Nooniba				
	Yes. Describe				
50.	Farm and fishing supp	olies, chemicals, and feed			
	No				
	Yes. Describe				
51.	Any farm- and comme	 ercial fishing-related property you d	id not already list		
	<b>✓</b> No				
	Yes. Describe				
		all of your entries from Part 6, includer here	ling any entries for p	ages you have attached	
•				L	
Part 7	Describe All Pro	operty You Own or Have an Inte	erest in That You [	Did Not List Above	
53.		pperty of any kind you did not alread	ly list?		
	No No	is, country club membership			
	Yes. Give specific				
	information				
54. Ac	dd the dollar value of a	all of your entries from Part 7. Write	that number here		<b>&gt;</b>
Part 8	List the Totals of	of Each Part of this Form			
55. <b>P</b>	Part 1: Total real estat	e, line 2			
56. <b>p</b>	oart 2 total vehicles, li	ne 5	\$1325.00		
57. <b>P</b> a	art 3: Total personal a	nd household items, line 15	\$2700.00	<del></del>	
58. <b>P</b>	art 4: Total financial a	ssets, line 36	\$3075.00		
59. <b>P</b>	Part 5: Total business-	related property, line 45			
60. <b>P</b>	Part 6: Total farm- and	fishing-related property, line 52			
61. <b>P</b>	Part 7: Total other prop	perty not listed, line 54			
62. <b>T</b>	otal personal property	y. Add lines 56 through 61	\$7100.00	Copy personal property total ▶	+ \$7100.00
					\$7100.00
63. <b>T</b> c	otal of all property on	Schedule A/B. Add line 55 + line 62			ψ, 100.00

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Fill in this information to identify your case:						
Debtor 1	Leon	М	Horton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt					
1.	Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.				
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)				
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description:	\$3,000.00		735 ILCS 5/12-1001(h)(4)			
	Personal Injury Award		\$3,000.00	<u>_</u>			
	Line from Schedule A/B: 33		100% of fair market value, up to any applicable statutory limit				
	Brief			735 ILCS 5/12-1001(c)			
	description:	\$1,325.00	<b>✓</b>				
	Pontiac Grand Prix, 2005, 2005 Pontiac		100% of fair market value, up to any	_			
	Grand Prix		applicable statutory limit				
	Line from Schedule A/B: 03						
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

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М Horton Debtor 1 Leon Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Bed, dresser and used 100% of fair market value, up to any goods applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$1,000.00 description: **✓** \$1,000.00 Used clothing, 100% of fair market value, up to any outerwear, shoes applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$700.00 **✓** \$700.00 Television, cellular 100% of fair market value, up to any phone, laptop applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$700.00 **✓** \$700.00 Baseball cards 100% of fair market value, up to any Line from applicable statutory limit 08 Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$75.00 description: \$75.00 Cash on hand 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

16

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		DC	cument Page 22 01	70		
Fill in this info	ormation to identify your ca	se:				
Debtor 1	Leon	М	Horton			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case numbe	r		(State)			
(If known)						
Official	Form 106D					Check if this is a amended filing
		ore Who Ha	ve Claims Secure	ad by Prop		12/1
more space i	-		e are filing together, both are equ nber the entries, and attach it to t			
	creditors have claims se	ecured by your proper	tv?			
			vith your other schedules. You hav	ve nothing else to repo	ort on this form.	
	s. Fill in all of the information		,	, a		
	st All Secured Claims					
				Column A	California D	Column C
	II secured claims. If a credit ately for each claim. If more the		ticular claim, list the other creditors	Amount of claim	Column B Value of	Unsecured
	· · · · · · · · · · · · · · · · · · ·	the claims in alphabetical	order according to the creditor's	Do not deduct the	collateral	portion
name.				value of collateral.	that supports this claim	If any
	HELP FED CU	Describe the property	that secures the claim:	\$5,271.00	\$2,650.00	\$2,621.00
	or's Name TENAYA DR	024 Automobile				
	mber Street	As of the date you file	, the claim is: Check all that apply.			
		Contingent				
MODE		Unliquidated				
City Who c	State ZIP Code owes the debt? Check one.	Disputed				
	ebtor 1 only	Nature of lien. Check a	all that apply.			
	ebtor 2 only		made (such as mortgage or secured			
D	ebtor 1 and Debtor 2 only	car loan)	as tax lien, mechanic's lien)			
	t least one of the debtors	Judgment lien from	,			
	nd another heck if this claim relates	Other (including a r				
□ to	a community debt		, <u> </u>			
Date	debt was <u>2/2017</u>	Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$5,271.00

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Fill ir	n this inforr	nation to identify your c	ase:			
Debt	tor 1	Leon First Name	M Middle Name	Horton Last Name		
Debt (Spou	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	e number own)			. ,		
Off	icial Fo	orm 106E/F				Check if this is an amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
other Form claim	party to a 106A/B) a s that are ntries in th	iny executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. Al xpired Leases (Official For Secured by Property. If m	so list executory contracts or m 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	List A	All of Your PRIORITY	Y Unsecured Claims			
1.		editors have priority un Go to Part 2.	secured claims against yo	ou?		
2.	listed, iden As much a	itify what type of claim it as possible, list the claims	is. If a claim has both priority	and nonpriority amounts, I ing to the creditor's name. I	ist that claim here and show b f you have more than two prio	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Leon М Horton Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Bank of America \$300.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 982236 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Paso 79998 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For - NSF Is the claim subject to offset? Yes City of Chicago - Dep't of Revenue \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60608 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - parking/camera Other. Specify Is the claim subject to offset? **✓** No Yes NATIONWIDE CREDIT & CO 4.3 \$502.00 0800 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 815 COMMERCE DR STE 270 4/2016 As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK Illinois 60523 Unliquidated City State Zip Code Who incurred the debt? Check one. **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes

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 Debtor 1 First Name
 Leon M Middle Name
 Horton Last Name
 Case number (if known)

After listing any entries on this page, number	them beginning with 4.5, followed by 4.6, and so forth.	otal claim
NATIONWIDE CREDIT & CO Nonpriority Creditor's Name 815 COMMERCE DR STE 270 Number Street	Last 4 digits of account number 0801  When was the debt incurred? 4/2016  As of the date you file, the claim is: Check all that apply.	\$403.00
OAK BROOK Illinois City State Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community the claim subject to offset?  No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
A.5 RGS FINANCIAL Nonpriority Creditor's Name 1700 JAY ELL DR STE 200 Number Street  RICHARDSON Texas City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a communist the claim subject to offset? No	Collection; Collecting for ORIGINAL CREDITOR: TCF	\$190.00
Yes  Rush Medical Nonpriority Creditor's Name 1700 W Van Buren Number Street  Chicago Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a communist the claim subject to offset?	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting For - medical bill	\$7,000.00

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Horton Debtor 1 Leon М Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 2 TRANSAM PLAZA DR STE 300 When was the debt incurred? 10/2015 Number As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK Illinois 60181 Unliquidated **TERRACE** State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for **|** Is the claim subject to offset? ORIGINAL CREDITOR: 04 CITY Other. Specify OF BERWYN **✓** No Yes 4.8 **VERIZON** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MINNEAPOLIS 55426 Minnesota Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

debts

Other. Specify \_\_\_

Notice Only

Check if this claim relates to a community debt

Is the claim subject to offset?

No Yes

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Debtor 1 Leon M Horton Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for st	tatistical reporting purpo	ses only.	. 28 U.S.C. §1	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$0.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$13,595.00				
	Gi Total Add lines Of through Gi	e:	\$13,595.00				

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Leon	M	Horton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number			(State)	

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			3	
Fill in this info	rmation to identify your ca	ase:		
Debtor 1	Leon	М	Horton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
				Check if this is a
				amended filing
Official	Form 106H			
Omolai	1 01111 10011			
Schedul	e H: Your Cod	ebtors		12/1
1. Do you ha	, ,	u are filing a joint case, do	not list either spouse as a co	debtor.)
2. Within the Idaho, Lo	e last 8 years, have you l uisiana, Nevada, New Mexi Go to line 3.	co, Puerto Rico, Texas, Wa		ommunity property states and territories include Arizona, California,
	No			
	Yes. In which community	state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse, for	ormer spouse, or legal equi	valent	_
	Number Street			_
	City	State	Zip Code	<del>_</del>

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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					9	_		
Fill in this i	nformation to identify	your case:						
Debtor 1	Leon	М	Hortor	า				
	First Name	Middle Name	Last N	lame		Che	eck if this is:	
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last N	lamo		l □.	An amended filing	
							A supplement showing post-	netition chapter 13
United State the:	es Bankruptcy Court for	Northern	District of III	inois State)			expenses as of the following	
Case number	er		(0	olale)				
(If known)							MM / DD / YYYY	
Official	Form 106I							
Sched	ule I: Your In	come						12/15
information spouse. If n number (if	about your spouse. I	If you are separated an I, attach a separate she y question.	d your spou	se is ı	not filing wit	h you, do	r spouse is living with yo not include information a ional pages, write your n	about your
	our employment		Debtor 1	l			Debtor 2	
informa	tion.	Employment status					Forelessed	
	ave more than one job, separate page with	Employment status	Emplo	oyea mploye	ad.		Employed  Not Employed	
	ion about additional		Пиост	прюус	<del>su</del>		Not Employed	
employe	ers.	Occupation	Self-emplo	oymen	t		_	
	part time, seasonal, or	Employer's name						
	oloyed work.	Employer's address						
	tion may include student emaker, if it applies.		Number St	reet			Number Street	
			014		01-11-	71- Ondo	0111	70 Onda
			City		State	Zip Code	City State	Zip Code
		How long employed there?						
Part 2: G	ive Details About N	Monthly Income						
		the date you file this forr	<b>n.</b> If you have	nothir	ng to report fo	any line, v	write \$0 in the space. Include	e your non-filing
'	less you are separated.						. Had a construction Provides	l. 16
	our non-filing spouse have e, attach a separate she		, combine the	inform			or that person on the lines be	low. If you need
					For Debt	or 1	non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.		\$0.00		
3. Estim	ate and list monthly ove	rtime pay.		3.		+ \$0.00		
4. Calcu	late gross income. Add l	ine 2 + line 3.		4.		\$0.00		

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Debtor	1 Leon M	Horton	Case numbe	r (if	
	First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	y line 4 here	<b>→</b> 4.	\$0.00		
5. <b>List</b> :	all payroll deductions:				
5a. <b>-</b>	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. \	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e. <b>I</b>	Insurance	5e.	\$0.00		
5f. <b>C</b>	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$0.00 +	- <u></u>	
6. <b>Add</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	e +5f + 5g 6.	\$0.00		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$0.00		
8. List	all other income regularly received:				
ı	Net income from rental property and from operating a business, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$1,500.00		
8b.	Interest and dividends	8b.	\$0.00	-	
	Family support payments that you, a non-filing spouse, dependent regularly receive	, or a			
(	Include alimony, spousal support, child support, maintenar divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$0.00		
li c u h	Other government assistance that you regularly receive include cash assistance and the value (if known) of any noreash assistance that you receive, such as food stamps (benunder the Supplemental Nutrition Assistance Program) or nousing subsidies specify:  Food Assistance Programs Income	1-	<u>\$195.00</u>		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +		
9. <b>Add</b>	<b>all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +	8g + 8h. 9.	\$1,695.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filin	10. g spouse	\$1,695.00	=	\$1,695.00
Inclu frien	te all other regular contributions to the expenses that ude contributions from an unmarried partner, members of y ds or relatives.  not include any amounts already included in lines 2-10 or a	our household, your	dependents, your roomr		
Spec	cify:			11.	+ \$0.00
	d the amount in the last column of line 10 to the amou e that amount on the Summary of Schedules and Statistica				\$1,695.00
					Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year af	ter you file this form			
	Yes. Explain:				

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Debtor 1 Leon First Name	M Middle Name	Horto Last	on Name		Case number (if known)	 
Official Form 106I. Add	ditional page.					
8a.Net income from rental prope	erty and from operating	g a business, p	rofession, or	farm		
8a.1 Laborer		Debtor 1	Debtor 2			
Gross receipts (before all deduc	ctions)	\$2,000.00				
Ordinary and necessary operati	ng expenses	-\$500.00				
Net monthly income from a bufarm	siness, profession, or	\$1,500.00		Copy here	\$1,500.00	 

Official Form 106l Schedule I: Your Income page 3

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		Docu	ument Page 33 of 7	0		
Fill in this infor	mation to identify yo	ur case:				
Debtor 1	Leon First Name	M Middle Name	Horton Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is:  An amended filin	g	
United States E	Bankruptcy Court for t	he: Northern	District of Illinois (State)		owing post-petition chapter 13 ne following date:	
Case number (If known)				MM / DD / YYYY		
Official	Form 106	<u>J</u>				
Schedul	e J: Your Ex	(penses			12/	15
Part 1: Des  1. Is this a joi  No. Go	to line 2	hold a separate household?				
	_		nses for Separate Household of Deb	tor 2.		
-	Debtor 1 and	No Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
	_	No Yes				
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses				
-	of a date after the ba		you are using this form as a supp plemental Schedule J, check th	•		
	•	n-cash government assistance ed it on Schedule I: Your Income	-		Your expenses	

4. <b>The rental or home ownership expenses for your residence.</b> Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$400.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d	\$0.00

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 Debtor 1 First Name
 Leon M Middle Name
 Horton Last Name
 Case number (if known)

riistivaille	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payments fo	r your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection	1	6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services	6c.	\$50.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$350.00
8. Childcare and children's education	on costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	g	9.	\$100.00
10. Personal care products and serv	rices	10.	\$55.00
11. Medical and dental expenses		11.	\$0.00
12. <b>Transportation.</b> Include gas, main Do not include car payments	tenance, bus or train fare.	12.	\$233.00
13. Entertainment, clubs, recreation	n, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and rel	igious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted	from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$227.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deduc	ted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	tenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	•	18.	
19. Other payments you make to sup Specify:	port others who do not live with you.	10	<b>#0.00</b>
·	included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20. Other real property expenses not 20a. Mortgages on other property	. molaced in filles 7 of 5 of this form of thi schedule 1. Four income.	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or ren	ter's insurance	20c	\$0.00
20d. Maintenance, repair, and upke		20d	\$0.00
20e. Homeowner's association or c		20e	\$0.00
	· · · · · · · · · · · · · · · · · · ·		<u> </u>

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Leon	M	Horton	Case number (if known)	
First Name	Middle Name	Last Name		
21.Other. Specify:			21	\$0.00
00 0010-1040				
22. Calculate your mo	•			\$1,415.00
22a. Add lines 4 thro	9		\$0.00	
	monthly expenses for Debtor 2), if any		\$1,415.00	
22c. Add line 22a ar	nd 22b. The result is your monthly ex	22.		
23. Calculate your mo	nthly net income.			
23a. Copy line 12 (y	23a	\$1,695.00		
23b. Copy your mo	23b	\$1,415.00		
23c. Subtract your n	nonthly expenses from your monthly	income.	Γ	\$280.00
The result is yo	our monthly net income.		23c	
mortgage payment  No Yes	ou expect to finish paying for your car to increase or decrease because of a in here:			

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Leon	М	Horton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Oldio)

#### Official Form 106Dec

#### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
•	•	<b>.</b>						
×	/s/ Leon Horton	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 12/18/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Debtor 1	<u>Leon</u> First Name	M Middle Name	Horton Last Nam	e			
Debtor 2 (Spouse, if filin	ng) First Name	Middle Name	Last Nam				
	es Bankruptcy Court for the:		District of Illino				
Case numb			(State	e)			
(If known)							Check if this
Officia	al Form 107						amended filin
Staten	nent of Financia	al Affairs for I	ndividuals	Filing for	Bankru	ıptcy	04
	plete and accurate as po						
	n. If more space is neede known). Answer every q		sheet to this form	. On the top of	f any additio	nal pages, write	your name and case
Part 1: (	ive Details About Your	Marital Status and	Where You Lived	Refore			
			Where rou Livea	Deloie			
1. Wha	t is your current marital st	atus?					
	Married						
	Married Not married						
V		ou lived anywhere othe	er than where you liv	ve now?			
2. Duri	Not married	ou lived anywhere othe	er than where you liv	ve now?			
2. Duri	Not married	·	·		now.		
2. Duri	Not married ng the last 3 years, have yo No	·	·		oow.		
2. Duri	Not married ng the last 3 years, have yo No	ou lived in the last 3 yea	ars. Do not include v		iow.		Dates Debtor 2 lived there
2. Duri	Not married  ng the last 3 years, have yo  No  Yes. List all of the places yo	ou lived in the last 3 yea	ars. Do not include v	where you live n			there
2. Duri	Not married  ng the last 3 years, have yo  No  Yes. List all of the places yo	ou lived in the last 3 yea	ars. Do not include v	where you live n	Debtor 1		
2. Duri	Not married  ng the last 3 years, have yo  No  Yes. List all of the places yo	ou lived in the last 3 yea	ars. Do not include v tes Debtor 1 lived ere	where you live n	Debtor 1		there
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:	ou lived in the last 3 year	ars. Do not include v tes Debtor 1 lived ere	Debtor 2:	Debtor 1		there Same as Debtor 1
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:	Darithe	ars. Do not include v tes Debtor 1 lived ere	Debtor 2:	Debtor 1	Zip Code	there  Same as Debtor 1  From
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:	ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived ere	Debtor 2: Same as Number Stree	Debtor 1 et	Zip Code	there  Same as Debtor 1  From
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:	Darithe	ars. Do not include v tes Debtor 1 lived ere	Debtor 2: Same as Number Stree	Debtor 1 et State	Zip Code	there  Same as Debtor 1  From To
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:	Dai the last 3 year the Zip Code	ars. Do not include v	Debtor 2: Same as Number Stree	Debtor 1 et State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Duri	Not married  Ing the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:  Number Street  City State	Dai the last 3 year the last 3	ars. Do not include v	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1 et State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Duri	Not married  Ing the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:  Number Street  City State	Dai the last 3 year the Zip Code	ars. Do not include v	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1 et State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1

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Horton Debtor 1 Leon М Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$4500.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$9000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$4000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$2,340.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 LINK \$2,340.00 For last calendar year: (January 1 to December 31, 2016 Est. 2015 LINK \$2,340.00 For the calendar year before that: (January 1 to December 31, 2015

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Horton Debtor 1 Leon М \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Leon		M		rton	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsio orp igei	ders include your porations of whic	relatives; a h you are a for a busin	iny general partner in officer, director, less you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<u> </u>	No						
_	Yes. List all pay	ments to a	an Insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
		0	7: 0 -				
_	City	State	Zip Code				
insi	der? ude payments on No	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Horton Debtor 1 Leon Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2005 Pontiac Grand Prix 12/2017 \$0 SELF-HELP FED CU Creditor's Name Explain what happened 2504 TENAYA DR Number Street Property was repossessed. Property was foreclosed. MODESTO California 95354 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	or 1 Leon		M	Horton	Case number (if known,		
	First	Name	Middle Name	Last Name			
11.		90 days before you filed for its or refuse to make a pay			k or financial institution,	set off any amou	nts from your
	✓ No	o es. Fill in the details.					
				Describe the action the c	reditor took	Date action was taken	Amount
	Cre	editor's Name					
	Nu	mber Street					
				Last 4 digits of account nun	nber: XXXX-		
40	City		Zip Code				
12.		1 year before you filed for be ted receiver, a custodian, c		of your property in the pos	ssession of an assignee fo	or the benefit of c	reditors, a court-
	✓ No Yes						
Part	5: List	t Certain Gifts and Cont	tributions				
13.	Within	2 years before you filed for	r bankruptcy, did yo	u give any gifts with a tota	I value of more than \$600	per person?	
	✓ No	o es. Fill in the details for each	n gift.				
		fts with a total value of mo r person	re than \$600	Describe the gifts		Dates you gave the gifts	Value
	Per	rson to Whom You Gave the	Gift				
	Nu	mber Street					
	City	y State rson's relationship to you	Zip Code				
	Per	rson to Whom You Gave the	Gift				
	Nu	mber Street					
	City	-	Zip Code				
	Per	rson's relationship to you					

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ebtor 1	Leon	M	Horton	Case number (if know	n)	
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you file	ed for bankruptcy, did	l you give any gifts or contribution	ns with a total value o	of more than \$600	to any charity?
	l No					
✓	No					
	Yes. Fill in the details for	each gift or contributi	ion.			
	Gifts or contributions to	charities	Describe what you contribut	·od	Date you	Value
	that total more than \$6		Describe what you contribut	.eu	contributed	Value
	that total more than 50	00			Contributed	
	Charity's Name		_			
			_			
	Number Street		-			
	Number Street					
	0.1	7'- 01-	_			
	City State	Zip Code				
	List Osstain Lassas					
t o:	List Certain Losses					
	Yes. Fill in the details.  Describe the property y how the loss occurred	ou lost and	Describe any insurance covordinclude the amount that insurance	ance has paid. List	Date of your loss	Value of property lost
			pending insurance claims on li	ne 33 of <i>Schedule</i>		
			A/B: Property.			
7.	List Cortain Baymont	e or Transfore				
. Wit	out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup				anyone you consulte
. Wit	hin 1 year before you file out seeking bankruptcy or lude any attomeys, bankrup No	d for bankruptcy, did y r preparing a bankrup				anyone you consulte
. Wit	hin 1 year before you filed but seeking bankruptcy of lude any attorneys, bankrup	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulte
Wit	hin 1 year before you file out seeking bankruptcy or lude any attomeys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition?	vices required in your ba	Date payment or transfer	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for sen Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for sen  Description and value of any	vices required in your ba	Date payment or transfer	Amount of
Wit	hin 1 year before you filed but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for sen Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for sen Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	d for bankruptcy, did yr preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for sen Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed but seeking bankruptcy of bude any attorneys, bankrupt No  No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address Person Who Made the Pate Person Who Was Paid	d for bankruptcy, did yr preparing a bankrup total petition preparers, of the preparers of	tcy petition? or credit counseling agencies for sen Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
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6. Wit	hin 1 year before you filed but seeking bankruptcy of lude any attorneys, bankrupt No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address Person Who Made the Pater Number Street  Person Who Was Paid  Number Street  Chicago Illinois State  Email or website address  Person Who Made the Pater Street  City State	d for bankruptcy, did yr preparing a bankrup otcy petition preparers, or 60643 Zip Code  Zip Code	tcy petition? or credit counseling agencies for sen Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment

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Debt			М		Case number (if)	known)	
		First Name	Middle Name	Last Name			
	help	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make paym		ehalf pay or tra	nsfer any property to a	anyone who promised to
		No Yes. Fill in the details.					
				Description and value of any pr transferred	operty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	<b>the</b> Incl	ordinary course of your bu	usiness or financial at and transfers made as s	security (such as the granting of a secu		•	
				Description and value of proper transferred		ne any property or nts received or debts p ange	Date paid transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
	ben	hin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to a self	-settled trust o	r similar device of wh	ich you are a
		Yes. Fill in the details.		Description and value of the p	roperty transfe	rred	Date transfer was made
		Name of trust					

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Horton Debtor 1 Leon М Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Chase Bank Checking XXXX-\$ 0.00 Person Who Was Paid Savings P.O. Box 659732 Number Street Money market Brokerage San Antonio 78265 Texas Other City State Zip Code Bank of America Checking XXXX-\$ 0.00 Person Who Was Paid Savings P.O. Box 25118 Number Street Money market Brokerage Tampa Florida 33622 Other State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Horton Debtor 1 Leon \_ Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Leon		M	Horton	1	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	Last Na	ame					
26.	Hav	e you been a party	y in any judic	ial or administi	rative proceedii	ng under	any environmer	ntal law? In	clude settler	nents and ord	ers.
	П	Yes. Fill in the det	ails.								
	_				Court or agence	;y		Nature (	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStreet						Concluded
		1			City	State	Zip Code				
Pari	t 11:	Give Details Ab	oout Your B	usiness or Co	onnections to	Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, dio	d you own a bus	siness or	have any of the	following c	onnections t	o any business	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	ility company (L	ade, profession  LC) or limited live of a corporate equity securities	iability pa tion		iull-time or p	oart-time		
			at 16ast 5 /0 0	i tile votilig or e	equity securities	ol a corp	Dorauori				
	<b>V</b>	No. None of the a	above applies	s. Go to Part 12							
	П	Yes. Check all tha	at apply abov	e and fill in the	details below for	or each b	usiness.				
							re of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
					Name of	accounta	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Describe	the natu	re of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Name of		ant or bealthan		Dates busi	ness existed	
		City	State	Zip Code	mame of	account	ant or bookkeep	Der	F	Ŧ.	
		City	State	Zip Code					From	To	
					Describe	the natu	re of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name of	accounta	ant or bookkeep	er	From	To	

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Deb	tor 1 Le	eon		M	Horton	Case number (if known)
	Fi	irst Name		Middle Name	Last Name	
28.	credi	n 2 years before tors, or other par No Yes. Fill in the det	ties.	bankruptcy, did you	give a financial statemer	nt to anyone about your business? Include all financial institutions,
	ш				Date issued	
					Date Issueu	
		Name			MM/DD/YYYY	
		Number Street				
		City	State	Zip Code		
		•	Oldio	2.p 0000		
Part	12:	Sign Below				
t	true an	nd correct. I unde	rstand that	making a false state	ement, concealing proper	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Leon Horton			· · ·
		Signatu	re of Debtor	1		Signature of Debtor 2
		Date 1	2/18/2017			Date
	Did vou	u attach addition	al pages to	Your Statement of F	inancial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
						<b>3</b>
إ	✓ No					
l I	Yes	S				
[	Did you	u pay or agree to	pay someor	ne who is not an atto	orney to help you fill out b	ankruptcy forms?
ſ	<b>✓</b> No	)				
į	Ye	s. Name of person	ı			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Nort	hern District of Illin	OIS	
In re	Leon M Horton			Case No.	
	Debtor				(If known)
				Chapter	Chapter 13
D	ISCLOSURE OF	COMPE	NSATION OF A	ATTORNEY I	FOR DEBTOR
compe	nsation paid to me within one	year before the	e filing of the petition in I	oankruptcy, or agreed	oovenamed debtor(s) and that to be paid to me, for services e bankruptcy case is as follows:
For leg	al services, I have agreed to a	ccept			\$4,000.00
Prior to	the filing of this statement I	have received			\$400.00
Balanc	e Due				\$3,600.00
2. The so	urce of the compensation paid	d to me was:			
	<b>✓</b> Debtor		Other (specify)		
3. The so	urce of the compensation paid	d to me is:			
	<b>✓</b> Debtor		Other (specify)		
	ave not agreed to share the ab embers and associates of my l		compensation with any	other person unless th	ney are
└─ me	ave agreed to share the above embers or associates of my lave e people sharing in the compe	w firm. A copy o	of the agreement, togethe		
5. In retu	rn for the above-disclosed fee	, I have agreed	to render legal service fo	r all aspects of the bar	nkruptcy case, including:
a.	Analysis of the debtor's finar bankruptcy;	ncial situation, a	and rendering advice to t	he debtor in determini	ng whether to file a petition in
b.	Preparation and filing of any	petition, sched	ules, statements of affair	rs and plan which may	be required;
C.	Representation of the debtor	at the meeting	of creditors and confirm	ation hearing, and any	adjourned hearings thereof;
d.	Representation of the debtor	in adversary pr	oceedings and other cor	ntested bankruptcy ma	atters;
6. By agre	eement with the debtor(s), the	above-disclose	ed fee does not include t	he following services:	
			CERTIFICATION		
	hat the foregoing is a complet this bankruptcy proceedings.	te statement of	any agreement or arrang	ement for payment to	me for representation of the
	12/18/2017			/s/ Chris Pryor	
	Date		S	ignature of Attorney	
				Semrad Law Firm	
				Name of law firm	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

## E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/18/2017	
Signed:		
/s/ Leon	Horton	
		/s/ Chris Pryor
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Horton, Leon M	Case No		
Debtor(s)		oase No.		
		Chapter	Chapter13	
	VERIFICATI	ON OF CREDITOR MAT	TRIX	
Th knowledge	he above named Debtors hereby verify that e.	the attached list of creditors is to	rue and correct to the best of their	
Date:	12/18/2017	/s/ Horton, Leon Horton, Leon M Signature of De	1	

SELF-HELP FED CU 2504 TENAYA DR MODESTO, CA, 95354

NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 OAK BROOK, IL, 60523

SNCHNFIN 2 TRANSAM PLAZA DR STE 300 OAK BROOK TERRACE, IL, 60181

RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, TX, 75081

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

VERIZON 455 Duke Drive Franklin, TN, 37067

Rush Medical 1700 W Van Buren Chicago, IL, 60612

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

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- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

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- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
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- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

## E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/18/2017	
Signed	:	To the second se
/s/ Leo	Horton Lean 7/2012a-	
<del></del>		/s/ Chris Pryor
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Leon First Name	M Middle Name	Horton Last Name	Case number (it known)		
	estions for Reporting Purp				
<sup>16.</sup> What kind of debts do you have?	"incurred by an indiving No. Go to line 16 Yes. Go to line 17 16b. Are your debts primmoney for a business No. Go to line 16 Yes. Go to line 17	idual primarily for a lib.  7.  arily business debts or investment or the. c. 7.	ots? Consumer debts are defi personal, family, or household s? Business debts are debts are prough the operation of the business debts or business.	id purpose.* that you incurred to obtain usiness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid t	apter 7. Do you estima		rty is excluded and administrative creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<b>[</b> ] 5,001	1-5,000 and and an area of the control of the contr	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million [00,001-\$50 million [00,001-\$100 million [000,001-\$500 million [000,00	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million [ 00,001-\$50 million [ 00,001-\$100 million [ 000,001-\$500 million [	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	I have examined this petition	n, and I declare unde	er penalty of periusy that the i	information provided is true and	
For you	correct.  If I have chosen to file under	r Chapter 7, I am aw	are that I may proceed, if elig	ible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed	
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false connection with a bankrupto both. 18 U.S.C. §§ 152, 134	cy case can result in	ng property, or obtaining mo fines up to \$250,000, or imp	ney or property by fraud in orisonment for up to 20 years, or	
	/s/ Leon Horton Signature of Debtor 1	feon Harr	Signature of Debte	or 2	
i kanimining kaniming panamang kanimining kaniming kaning panamang kanimining kanimining kanimining panamang p	Executed on 12/18/2 MM	2017 / DD / YYYY	Executed on _	MM / DD / YYYY	

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Fill in this infor	mation to identify your	case:			
Debtor 1	Leon	M	Horton		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filling)	First Name	Middle Name	Last Name	<del></del>	
United States B	Bankruptcy Court for the	: Northern	District of Illinois		
Case number			(State)		
(If known)	***************************************				
Official	Form 106D	ec			Check if this is an amended filing
Declarat	ion About an	Individual Debi	tor's Schedules	}	12/15
If two married	people are filing toget	her, both are equally respo	nsible for supplying correc	t information.	
money or prope	his form whenever you erty by fraud in connec 1341, 1519, and 3571.	ction with a bankruptcy cas	or amended schedules. Ma se can result in fines up to	aking a false statement, concealing prope \$250,000, or imprisonment for up to 20 ye	erty, or obtaining ears, or both. 18
Paril II. Sign	Below				
Did you pa	ay or agree to pay son	neone who is NOT an attorn	ey to help you fill out bank	ruptcy forms?	
<b>☑</b> No					
Yes. N	Name of person	The state of the s	Attach Bankruptcy P	Petition Preparer's Notice, Declaration, and	

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

/s/ Leon Horton
Signature of Debtor 1

Date 12/18/2017

MM/DD/YYYY

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Debtor	1 Leon	М	Horton	Case number (if known)
	First Name	Middle Name	Läst Name	
28. W	lithin 2 years before you reditors, or other partie	ı filed for bankruptoy, did s.	you give a financial state:	nent to anyone about your business? Include all financial institutions,
5 m	7 No			
Sueda Sueda	Yes. Fill in the details	below.		
Ring	north		Date issued	
	Name		MM/DD/YYYY	_
	A			
	Number Street			
	City S	tate Zip Code	······································	
	Oky J	vare zih cons		
Pari 12	Sign Below			
11116	and correct. I understa	and that making a faise st	atement, concealing prop , or imprisonment for up t	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o		<del>·····················</del>	Signature of Debtor 2
	Date 12/18	/2017		Date
Did			f Financial Affairs for Indi	
Did			f Financial Affairs for Indi	Date viduals Filing for Bankruptcy (Official Form 107)?
	you attach additional pa		f Financial Affairs for Indi	
Did	you attach additional pa		f Financial Affairs for Indi	
	you attach additional pa No Yes			riduals Filing for Bankruptcy (Official Form 107)?
Z Did	you attach additional pa No Yes	ages to Your Statement o		riduals Filing for Bankruptcy (Official Form 107)?

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Horton, Leon M  Debtor(s)	Case No.
		Chapter. Chapter13
	VERIFICAT	TON OF CREDITOR MATRIX
Th knowledge	e above named Debtors hereby verify tha	t the attached list of creditors is true and correct to the best of their
Date:	12/18/2017	/s/ Horton, Leon M Leon Zfartan Horton, Leon M



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Debt	or 1 Leon First Name	M Middle Name	Horton Last Name	Case number (# known)	
16.	Calculate the median fa	mily income that applies to y		e*	
	16a. Fill in the state in wh		Illinois		
		people in your household.	1		
		nily income for your state and s	ze of		\$51,317.00
	household	,	To fine	d a list of applicable median income amounts, go online	***************************************
17,	How do the lines compa		or this form. This list m	ay also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c, On th § 1325(b)(3). Go to Part 3. D	e top of page 1 of this NOT fill out <i>Calculati</i>	form, check box 1, <i>Disposable income is not determined</i> on of Disposable Income (Official Form 122C-2).	,
	U.S.C. § 1325(E	e than line 16c. On the top of p o)(3). <b>Go to Part 3 and fill out</b> current monthly income from li	Calculation of Dispos	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	
Part	Galculate Your Co	mmitment Period Under	11 U.S.C. §1325(b	)(4)	
18.	·	monthly income from line 11	And the second of the second of the second		\$1,295.00
19.	Deduct the marital adju commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse i you to deduct part of y	s not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ent does not apply, fill in 0 on !	ne 19a.		-\$0.00
	19b. Subtract line 19a fr	om line 18.			\$1,295.00
20.	Calculate your current r	nonthly income for the year. I	follow these steps:		h
	20a. Copy line 19b.				\$1,295.00
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the yea	r for this part of the fo	rm.	\$15,540.00
	20c. Copy the median fan	nily income for your state and si	ze of household from l	ine 16c,	\$51,317.00
21.	How do the lines compa	re?			And the second s
	Line 20b is less than a commitment period is	ine 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on the	e top of page 1 of this form, check box 3, The	The second secon
	Line 20b is more than 4, <i>The commitment p</i>	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I dec	are under penalty of periury that	the information on thi	s statement and in any attachments is true and correct.	
				and the state of t	
	🗶 /s/ Leon Horto	" Seen Hallo	×		
	Signature of Debte	or 1		Signature of Debtor 2	
	Date 12/18/201	<del></del>	!	Date	
	MM/DD/YY	YY		MM/DD/YYYY	
		o NOT fill out or file Form 122C- I out Form 122C-2 and file it wi		of that form, copy your current monthly income from line	e 14